

Information to identify the case:			
Debtor 1:	Kristen F Rouse		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		
Case number:	25-05876		
	Social Security number or ITIN:	xxx-xx-7474	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed for chapter:	13	4/16/25

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kristen F Rouse	
2. All other names used in the last 8 years	fka Kristen F Haney	
3. Address	1480 Bristol Dr Hampshire, IL 60140	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 4/17/25

For more information, see page 2

Case number 25-05876

Location:

For additional meeting information, go to www.justice.gov/ust/moc.

Filing deadline: 7/28/25

Filing deadline: 10/14/25

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Kristen F Rouse
Debtor

Case No. 25-05876-JSB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

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Date Rcvd: Apr 17, 2025

Form ID: 3091

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:

Recip ID	Recipient Name and Address
db	+ Kristen F Rouse, 1480 Bristol Dr, Hampshire, IL 60140-9031
31393090	Albert Corporation, 440 N Barrance Ave, POB 3801, Covina, CA 91723-1722
31393095	+ Bright Lending, PO Box 578, Hays, MT 59527-0578
31393111	OppLoans, Attn: Bankruptcy, One Prudential Plaza, 130 E Randolph St., Chicago, IL 60601
31393115	Uprova Credit, 635 East Highway 20V, Upper Lake, CA 95485

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Apr 18 2025 00:14:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: mcguckin_m@lisle13.com	Apr 18 2025 00:15:00	Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
ustact	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Apr 18 2025 00:15:00	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027
31393092	+ Email/Text: accountresolution@ascendloans.com	Apr 18 2025 00:15:00	Ascend, 635 E Highway 20, Upper Lake, CA 95485-8793
31393094	+ Email/PDF: MarletteBKNotifications@resurgent.com	Apr 18 2025 00:31:10	Best Egg, Attn: Bankruptcy, Po Box 42912, Philadelphia, PA 19101-2912
31393095	+ Email/Text: customerservice@brightlending.com	Apr 18 2025 00:15:00	Bright Lending, PO Box 578, Hays, MT 59527-0578
31393098	Email/Text: accountmanagement@clearairlending.com	Apr 18 2025 00:15:00	Clear Air Lending, PO Box 1429, Nice, CA 95464
31393096	+ EDI: CAPITALONE.COM	Apr 18 2025 03:54:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
31393097	+ EDI: CITICORP	Apr 18 2025 03:54:00	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
31393099	+ EDI: WFNNB.COM	Apr 18 2025 03:54:00	Comenity/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
31393100	Email/Text: davecares@dave.com	Apr 18 2025 00:15:24	Dave Operating LLC, 1265 S Cochran Ave, Los Angeles, CA 90019-2846
31393101	+ EDI: DISCOVER	Apr 18 2025 03:54:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
31393102	Email/Text: rev.bankruptcy@illinois.gov	Apr 18 2025 00:15:00	Illinois Department of Revenue, PO Box 19035, Springfield, IL 62794-9035
31393103	+ EDI: IRS.COM	Apr 18 2025 03:54:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
31393104	+ EDI: JPMORGANCHASE	Apr 18 2025 03:54:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane,

District/off: 0752-1

User: admin

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			Monroe, LA 71203-4774
31393105	+ Email/Text: EIBARRA@kctcu.org	Apr 18 2025 00:15:00	KCT Credit Union, Attn: Bankruptcy, 111 S. Hawthorne Street, Elgin, IL 60123-5886
31393106	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2025 00:31:35	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
31393107	+ Email/Text: bankruptcy@moneylion.com	Apr 18 2025 00:15:00	Money lion, 30 W 21 st Ninth Fl, New York, NY 10010-6905
31393108	+ EDI: MAXMSAIDV	Apr 18 2025 03:54:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
31393109	+ Email/Text: mtgbk@shellpointmtg.com	Apr 18 2025 00:15:00	Newrez, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
31393110	+ EDI: AGFINANCE.COM	Apr 18 2025 03:54:00	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
31393113	+ EDI: SYNC	Apr 18 2025 03:54:00	Synco/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
31393114	+ EDI: WTRRN BANK.COM	Apr 18 2025 03:54:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
31393091		Alliant Capital
31393093		Benjamin Rouse
31393112		Rapital Capital
31393116		WithU
ust	*+	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
Adam G. Brief	Ustpreion11.es.ecf@usdoj.gov
David H Cutler	on behalf of Debtor 1 Kristen F Rouse cutlerfilings@gmail.com r48280@notify.bestcase.com

District/off: 0752-1

User: admin

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Glenn B Stearns

stearns_g@lisle13.com

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